

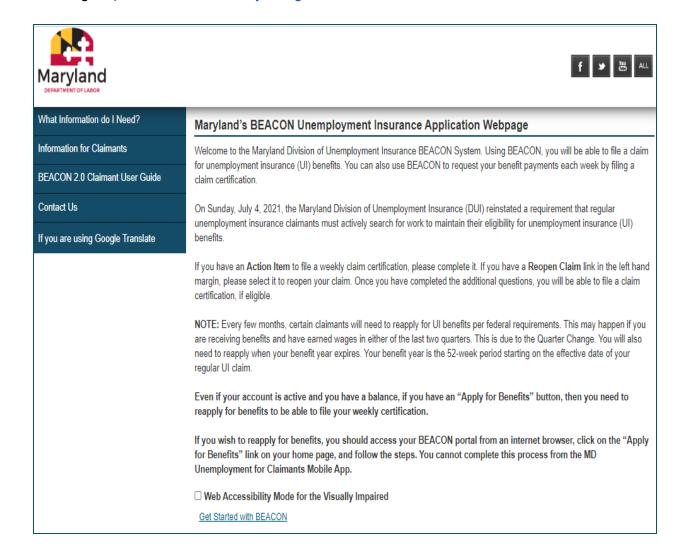
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BEACON Claimant User Guide

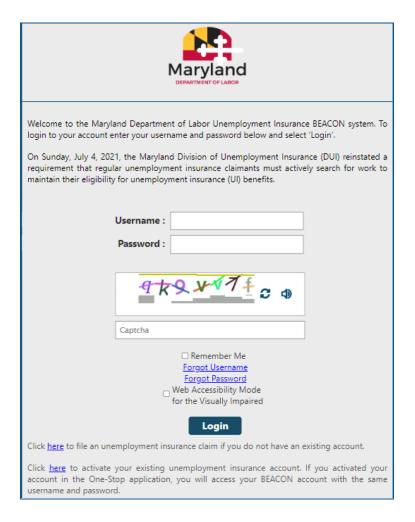
Claimant Landing Page

A claimant (someone who files for unemployment insurance benefits) lands on this page after selecting: https://beacon.labor.maryland.gov/.



Claimant Log In Page

After selecting "Login to my Account" on the landing page, a claimant must enter their previously-created username and password and enter the Captcha code to access their BEACON account.



- **1. Username -** Enter the claimant's unique username.
- 2. Password Enter the claimant's unique password.
- **3. Captcha -** Enter the Captcha code as seen on the screen. If the claimant enters the code incorrectly, the system will display a new code.
- **4. Login button Select to log in to the claimant's BEACON account.**

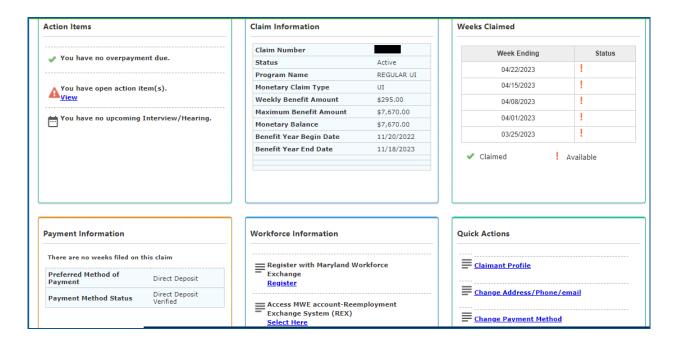
If the claimant has never filed an unemployment insurance claim in Maryland, they must select the link below the Login button: "Click <u>here</u> to file an unemployment insurance claim if you do not have an existing account."

If the claimant has previously filed a claim; but does not have a BEACON account, they must select the link below the Login button: "Click <u>here</u> to activate your existing unemployment insurance account.

Claimant Portal Home Page

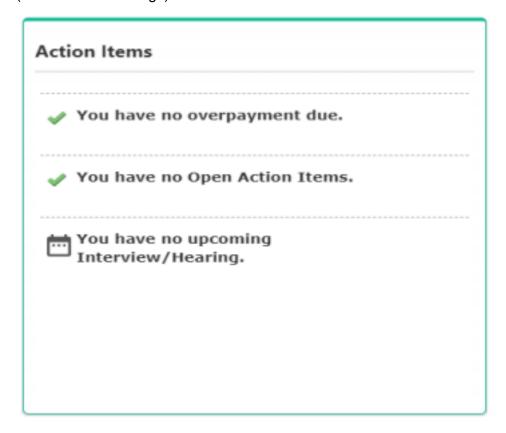
After a claimant logs into their BEACON account, they will see a home screen displayed with six informational sections that provide a basic overview of the claimant's account. The Claimant Glossary will provide details on the following six informational sections:

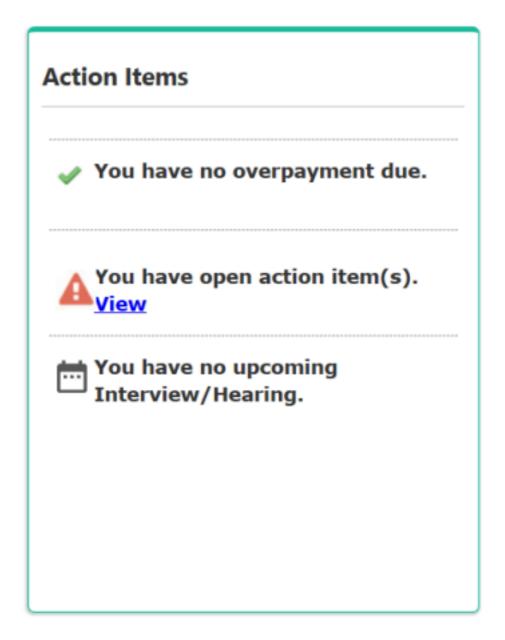
- Action Items
- Claim Information
- Weeks Claimed
- Payment Information
- Workforce Information
- Quick Actions



Action Items

The Action Items section is where a claimant can see if they have an overpayment due, any open action items (items that require them to take an action), or upcoming appointments (interviews or hearings).





Action Items

- 1. Overpayments When a claimant owes overpayment funds, it is displayed in the Overpayments Due section of the BEACON portal. In the image above, the claimant does not have an overpayment to be repaid.
 - a. Overpayment Definition An overpayment occurs when a claimant receives a benefit payment to which they are not entitled. The claimant is notified via a "Notice of Benefit Overpayment", which details the overpaid benefits and the requested repayment amount. A disqualification of earnings, among other reasons, can cause an overpayment.

2. Open Action Items - This Action Item section will indicate if you have open action items. To see the open action item, select the "View" link. Please see the note below for different types of open action items. This list is not comprehensive.

a. Types of Open Action Items

- i. Weekly Claim Certification
- ii. Fact Finding Questionnaire
- iii. Documentation Needed When a claimant files a claim and documentation is needed, BEACON creates an action item with the name of the documentation in the subject line, for example: SSN Validation.
- iv. Apply for Benefits A claimant may have an "Apply for Benefits" action item when they initially enter their portal after activation, upon a change in the quarter (after March 31, June 30, September 30, or December 31), after the expiration of a benefit year, or after a claim has been exhausted.
- v. Reopen Claim A claimant will have a Reopen Claim action item when their claim has become inactive and there are still benefits available on the claim.
- **3. You have no upcoming Interview/Hearing -** The claimant does not have a scheduled fact-finding appointment(s) or appeal hearing(s).

Claim Information

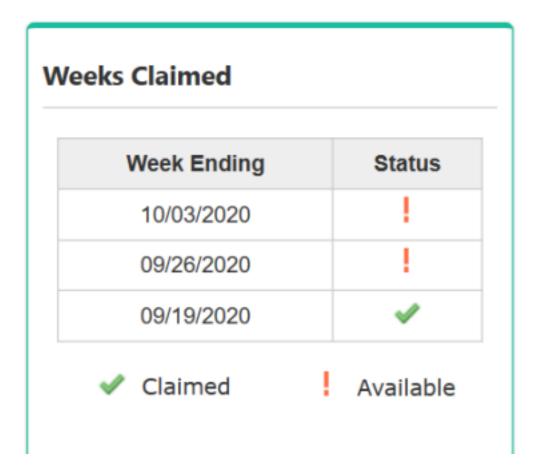


- **1. Claim Number -** A number assigned to each claim filed. This number is used to reference the claim throughout the life of the claim. For example, a claim number 202001 signifies the year 2020 (2020), and the number of claims the claimant has filed in a given year (01).
- **2. Status -** This refers to the claim status. A claimant may have an active, expired, exhausted, inactive, suspended, or withdrawn claim. The status refers to the appropriate classification that applies to the state of a particular claim. For more details on various claim status types, please see below.

- a. **Active -** A claim is considered active if it is determined eligible for benefits, and if a claimant received his/her weekly benefit amount.
- b. Expired A claim for benefits is valid for a certain number of weeks under each program. After that period of time, the claim is expired and the claimant must file a new claim for benefits if they are unemployed. A regular Maryland UI claim is valid for 52 weeks. An UI claim expires at the end of the benefit year. If a claimant qualifies for benefits under a federal compensation program, such as Pandemic Unemployment Assistance, the claim will also expire when the compensation program ends. If a claim expires, the claimant may file a new claim to determine if they qualify for additional weeks of UI or if they qualify for benefits under another program. A claimant whose claim has expired will receive an action item and an Apply for Benefits link in their portal to apply for another benefit program.
- c. **Exhausted -** A claim is exhausted when a claimant uses the maximum amount of benefit weeks they qualify for in a benefit year.
 - A claimant that exhausts their benefits, and has another potential benefit program available, will receive an action item and an Apply for Benefits link in their portal to apply for another benefit program.
- d. Inactive A claim becomes inactive in a circumstance where a claimant was receiving benefits, returned to work, and reported wages greater than his/her weekly benefit amount. A claimant is considered not unemployed if they are earning more than his/her weekly benefit amount.
 - A claimant whose claim is inactive will receive an action item and a Reopen Claim link will appear in his/her portal to apply for another benefit program.
- e. **Withdrawn -** A claim which is removed from the UI system after DUI determines that the claim is no longer valid. For example, if a claimant files UI claims in two different states, one of those claims will be withdrawn, as a claimant may not collect UI benefits from two states simultaneously. A claimant whose claim is withdrawn will receive an action item and an Apply for Benefits link in their portal to apply for another benefit program.
- 3. Program Name The name of the unemployment benefit program (see the list below) which allows claimants who qualify to receive UI benefits. The BEACON portal displays the particular program through which a claimant qualifies for his/her benefits. Examples include:
 - a. Regular Unemployment Insurance
 - b. Extended Benefits (EB)
 - c. Trade Readjustment Act (TRA)
 - d. Work Sharing
 - e. Unemployment Compensation for Federal Employees (UCFE)
 - f. Unemployment Compensation for Ex-Servicemembers (UCX)

- **4. Monetary Claim Type -** This indicates the claimant's source of income used to satisfy monetary eligibility for the claim. The potential bases are:
 - a. **UI** Based on W-2 wages.
 - b. **UCX** Based on wages from the claimant's military service.
 - c. **UI-UCX** Based on a combination of W-2 wages and wages from military service.
 - d. **UCFE** Based on income from federal employment.
 - e. **UI-UCFE** Based on a combination of W-2 wages and wages from federal employment.
 - f. **UI-UCX-UCFE** Based on a combination of W-2 wages, wages from military service, and wages from federal employment.
 - g. **UCX-UCFE** Based on a combination of wages from military service and from federal employment.
 - h. CWC (Combined Wage Claim) Based on wages earned in multiple states.
 - i. **Shell Claim** Maryland has taken the claim application, but benefits will be paid by another state.
 - j. **IB1** Based on wages in a state that does not accept internet or telephone claims. The claim is sent to the state liable for the UI benefits.
- 5. Weekly Benefit Amount (WBA) The amount of money a claimant is eligible to receive each week. The weekly benefit amount is based on the amount of money a claimant was paid by all of the employers they worked for during the base period. The current weekly benefit amount allowed under Maryland Unemployment Insurance law ranges from \$50 to \$430. NOTE: A claimant may receive less than the WBA in certain circumstances, for example if the claimant earns wages in a week, owes child support, or has an overpayment balance.
- **6. Maximum Benefit Amount -** The maximum amount of money a claimant may receive in a benefit year.
- **7. Monetary Balance -** The remaining total benefits balance. A claimant's weekly benefit payment amount is subtracted from the balance for each week that a claimant receives payment.
- **8. Benefit Year Begin Date -** The date on which an unemployment claim begins. It is the Sunday of the week in which a claimant filed his/her initial claim. A benefit year is a one year period that begins on the first day of the calendar week that the claimant filed for benefits. This date is always a Sunday.
- **9. Benefit Year End Date -** The date on which an unemployment claim expires. The benefit year end date is 52 weeks from the start of the benefit year, and the end date is always a Saturday.

Weeks Claimed



- 1. Week Ending The week ending is the end of the benefit week in which a qualifying claimant should file a weekly claim certification in order to request payment of benefits. The benefit week runs Sunday through Saturday. The week ending date is always a Saturday. A claimant should file a weekly claim certification for each week they are requesting benefits.
- **2. Status -** In BEACON, the status refers to whether or not a claim certification was filed for the qualifying week.
 - **A.** Claimed (♥) When a claimant has filed his/her weekly claim certification for an eligible benefit week, the status of that week is claimed. This is represented by a check mark (♥).
 - **B.** Available (!) When a claimant has not filed his/her weekly claim certification for an eligible benefit week, the status displays the weeks that are available to file. This is represented by an exclamation mark (!).

Payment Information

Most Recent Week Clai	med
Week Ending Date	10/22/2022
Date Filed	10/23/2022
Payment Method	CHECK
Payment Amount	\$357.00
Payment Status	Cleared
Date Paid	11/02/2022
	<u>View More</u>
Preferred Method of Payment Check	

Most Recent Week Claimed

- **1. Week Ending Date -** The last date of a particular benefit week. In Maryland, the benefit week is from Sunday to Saturday, and the week ending date is always a Saturday.
- **2. Date Filed -** The date on which a claimant filed his/her weekly claim certification.
- 3. Payment Method The option that the claimant selected to receive benefit payments. There are two options to receive benefits payments: by direct deposit or check. Claimants who select direct deposit as their payment method may receive benefit payments more efficiently.
- **4. Payment Amount -** The actual amount of benefits the claimant was paid for the specified benefit week.
- **5. Payment Status -** The payment status refers to whether or not a claimant's weekly benefit amount was paid. If not, the payment status displays where the benefit is in the

- payment process, including any issues with the payment. For more details, please see the note below Payment Status.
- **6. Date Paid -** The date in which the unemployment insurance benefit payment was posted to a claimant's account. Claimants may receive their benefits after this date, depending on their financial institution or U.S. mail delivery times.

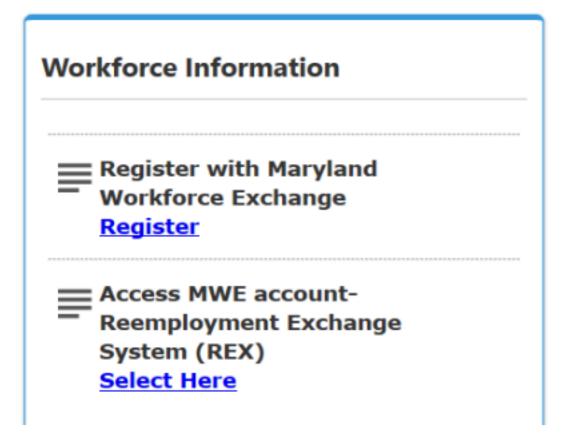
*Note: Claimant Payment Status

Payment Status	Definition
Benefits Exhausted	This status is displayed if the weekly benefit amount cannot be paid as the balance is exhausted.
Canceled	This status is displayed if the direct deposit or check payment was canceled.
Claim Not Active	This status is displayed when weeks are claimed but the claim is canceled.
Cleared	Direct Deposit - This status will display when the claimant's financial institution has indicated that the benefit payment was deposited into the claimant's account. Check - Once the clear check file is received from the bank.
Disqualified	This status is displayed if the week is disqualified based on a determination. This status also applies to a scenario where severance pay is greater than the weekly benefit amount reported.
Earnings More than Weekly Benefit Amount	This status is displayed if the claimant reported earnings on the claim certification that were greater than his/her weekly benefit amount.
Filed	This status is displayed if the weekly certification was filed but not yet processed.
Final Payment	This status is displayed during a claimant's last weekly benefit payment before the monetary balance is exhausted. After the specific week is paid, the monetary balance is reduced to 0.
Monetarily Ineligible	This status is displayed if the week cannot be paid since the claim is monetarily ineligible.
On Hold	Generally, a claimant will see an "On Hold" payment status if their claim has unresolved issue(s), requires authentication, or additional information from a third party. Claimant will see their payments "On Hold" under the following circumstances: 1. Indefinitely, if the claimant has any of the following unresolved issues which prevents payment of benefits. To access the eligibility issues screen, claimants can select the "Eligibility Issues" tab on the left hand of their claimant portal home screen. a. Able and Available b. Active Search for Work

- c. Alien Issues
- d. Attending School/Training
- e. Backpay Award/Damages
- f. Conversion
- g. Disaster Unemployment Assistance (DUA)
- h. Discharged
- i. Earnings
- j. Extended Benefits Issues
- k. Emergency Unemployment Benefits
- I. Employee Hired by Maryland Department of Labor
- m. Filing Proper Claims
- n. Fraud
- o. Labor Disputes
- p. Leave of Absence Issues
- q. Military Entitlement
- r. Monetary Eligibility
- s. Never Employed Here
- t. Not Unemployed
- u. OIG investigation
- v. Option to File in Another State
- w. Other Payment
- x. Other Unemployment Benefits
- y. Payment Block
- z. Pension
- aa. Reasonable Assurance
- bb. Refusal of Work
- cc. Reporting Requirement
- dd. RTAA
- ee. Severance Pay
- ff. Special Pay/Bonus Pay
- gg. TEUCA
- hh. TRA/RTAA Issues
- ii. Vacation/Holiday Pay
- jj. Voluntary Quit
- kk. Wage Certification
- II. Work Sharing
- For 10 days if the employer did not yet respond to the Agency's request for separation information. After this period has elapsed, the payment hold will be automatically lifted on the 11th day, and payment will be issued if there are no other issues preventing payment.
- 3. Indefinitely, if the claimant's profile information could not be validated by the Social Security Administration. Claimants will receive a correspondence in their portal indicating that additional documentation is required to resolve this issue. Claimants are also advised to check their action items for additional steps that the claimant may take to resolve authentication issues.

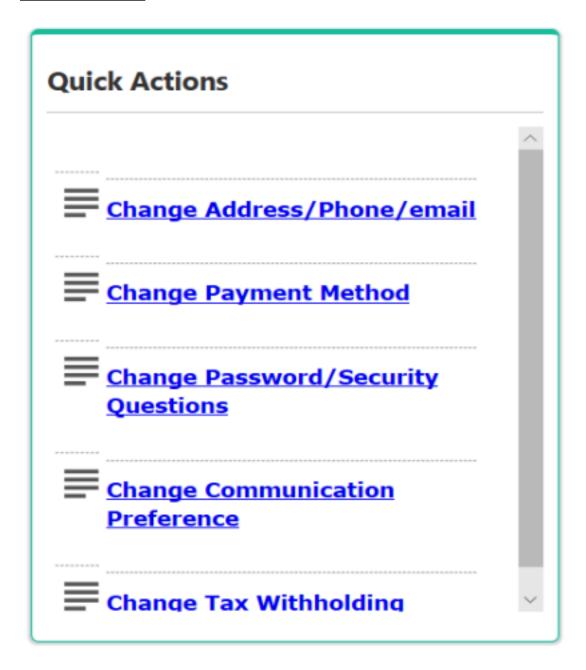
	 4. Indefinitely, if the claimant filed a Training/Additional Benefits claim certification but has not submitted a progress report. 5. Indefinitely, if the claimant filed a Trade Readjustment Act claim, but has not submitted a progress report.
Overpaid	This status is displayed when a previously paid week is later determined to be partially or totally overpaid.
Overpayment Offset	This status is displayed if the entire payment amount was offset and applied to an existing overpayment balance.
Partial Overpayment Offset	This status is displayed if a partial payment amount was offset and applied to an existing overpayment balance. Example: if a claimant receives \$200 in benefits and owes \$100 due to an overpayment, the system pays the claimant \$100 and uses the remaining \$100 to offset the overpayment.
Pending	Pending status is displayed if the payment was made but not yet deposited, or if the claimant's eligibility for benefits is not yet determined.
Processed	This status is displayed when the payment is transmitted to the bank.
Reissued	This status is displayed if the weekly benefit payment was reissued to the claimant.
Rejected	The Rejected status is displayed if a direct deposit payment was rejected by the financial institution.

Workforce Information



- 1. Register with Workforce The Maryland Workforce Exchange (MWE) offers several resources to help UI claimants become reemployed. With MWE, claimants can create a resume, complete an online self-assessment, conduct labor market research, set up job opportunity alerts and track completed reemployment activities. Claimants are required to register with MWE.
- 2. Access MWE Account-Reemployment Exchange System (REX) The Reemployment Exchange (REX) Module (also called the Job Contact and Reemployment Activity log) allows claimants to enter valid reemployment activities and job contacts. REX is accessible through the MWE.

Quick Actions



- 1. Claimant Profile This displays the claimant's personal demographic information.
- **2. Change Address/Phone/Email -** A claimant can change or update contact information, such as his/her address, phone number, or email address, in this section of BEACON.
- **3. Change Payment Method -** A claimant can change his/her preferred method of payment in this section. The standard option is to receive payment through direct deposit. However, a claimant may opt to be paid via check.

- **4. Change Communication Preference -** Claimants can select their preferred method of communication, including e-mail, text message, or postal mail, in the BEACON portal. No matter which Communication Preference is chosen, all correspondences are immediately available in the Claimant Portal.
- **5.** Change Tax Withholding A claimant may select whether or not they want taxes withheld from his/her weekly benefits. Claimants can request to withhold state taxes, federal taxes, both, or neither, from their benefits.

Eligibility Issues

Eligibility Issues - this screen displays the Eligibility Issues related to the most recent claim only.



Eligibility Issues - An example of an Eligibility Issue is when a claimant submits a claim and indicates they are not able and available to work due to medical issues. An issue does not mean a claimant is not eligible for benefits, it means staff must obtain further information before determining eligibility.

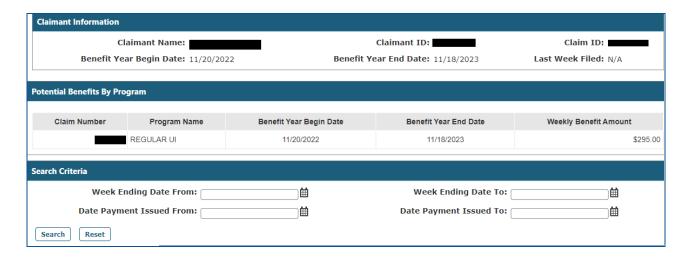
Search Criteria

- 1. Issue Number Search field used to search by a particular eligibility issue number.
- **2. Status -** A dropdown menu used to search for issues by their status, such as Pending, Mailed, Canceled, and Resolved.
- 3. Issue Type A dropdown menu of all possible issues. The claimant can select which issue from the dropdown that they would like to search for.
 [Note: Please see list of all issue types].
- **4. Search/Reset -** A tab which can be selected to look for a particular item number, status or issue type. The reset tab will clear the searchable field to start anew. To see all Issues, select "Search" with all search criteria fields blank.

Use the Search tab to view any of your claim's eligibility issues.

- 1. Export to Excel A tab within the claimant portal that allows claimants to download current data in an Excel spreadsheet. Claimants are to select which categories to view as an Excel spreadsheet.
- 2. **Issue Level -** Indicates where an issue is in the eligibility determination process. Most issues only go to an Adjudication issue level.
 - Flag Indicates that the system has established an issue, but the claimant is not eligible for benefits due to being monetarily ineligible. This issue is not sent to adjudication.
 - Adjudication The first step in the resolution of an issue.
 - **Corrected** A corrected decision is a redetermination where the agency initiated the redetermination to correct an error (mostly for same day redeterminations).
 - Redetermination An additional adjudicator's determination on an issue.
 - **Nullified** Indicates that a prior issue or decision has been removed or made null and void. All downstream effects of the issue or decision are also reversed.
 - End Indefinite Denial This displays when a penalty has ended because the claimant met the requalification requirements.
 - First Level Appeal This is a Lower Appeals decision.
 - Second Level Appeal This is a Board of Appeals decision.
 - Third Level Appeal This is a decision from the Maryland Circuit Court.
 - External Appeal This is a decision made from the Maryland Circuit Court.
- **3. Issue Type -** A description of the claimant's specific eligibility issue.
- **4. Employer Name -** The name of the employer, if an employer is attached to the issue.
- **5. Status -** The status is the processing stage of the eligibility issue. As examples, if the status is Pending, this refers to an issue which was created but is not resolved, and if the status is Mailed, it means that a determination has been mailed to the claimant.
- **6. Determination Date -** This is the date the original determination was entered. This will remain blank until a determination is made.

Benefit Payment and Payment History



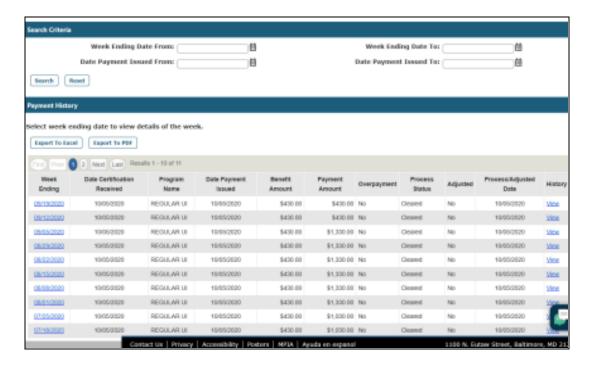
A. Claimant Information

- **1. Claimant Name -** The name of an individual who files for unemployment insurance benefits, also referred to as a claimant.
- **2. Claimant ID -** A unique, eight-digit number which identifies a claimant.
- **3. Claim ID -** An assigned number which identifies a specific claim.
- **4. Benefit Year Begin Date -** The date on which an unemployment claim begins. It is the Sunday of the week in which the initial claim is filed. A benefit year is a one-year period that begins on the first day of the calendar week that the claimant files for initial benefits.
- **5. Benefit Year End Date -** The date on which an unemployment claim expires. The benefit year end date is 52 weeks from the start of the benefit year, and the end date is always a Saturday.
- **6. Last Week Filed -** The most recent benefit week during which a claimant filed a weekly claim certification.

B. Potential Benefits by Program

- 1. Claim Number A system-generated number that is assigned to each claim.
- **2. Program Name -** The name of the UI or federal compensation program under which a claimant qualifies for UI benefits.
- **3. Benefit Year Begin Date -** The date on which an unemployment claim begins. It is the Sunday of the week in which a claimant files an initial claim. A benefit year is a one-year period that begins on the first day of the calendar week that the claimant files for benefits.
- **4. Benefit Year End Date -** The date on which an unemployment claim expires. The benefit year end date is 52 weeks from the start of the benefit year, and the end date is always a Saturday.
- 5. Weekly Benefit Amount The amount of money a claimant is eligible to receive each week. The weekly benefit amount is based on the amount of money a claimant was paid by all of the employers they worked for during the base period. The current weekly benefit amount allowed under Maryland Unemployment Insurance law ranges from \$50 to \$430.

NOTE: A claimant may receive less than the WBA in certain circumstances, for example if the claimant earns wages in a week, owes child support, or has an overpayment balance.



C. Search Criteria

- 1. Week Ending Date From First day to be included in the search results.
- 2. Week Ending Date To Last day to be included in the search results.
- **3. Date Payment Issued From -** The earliest payment date to be included in the search results.
- **4. Date Payment Issued To -** The last payment date to be included in the search results.

Payment History

- **1. Week Ending -** The end of the benefit week in which a qualifying claimant should file a weekly claim certification. The benefit week runs Sunday through Saturday.
- 2. Date Certification Received The day a claimant filed a weekly claim certification for the benefit week.
- **3. Program Name -** The name of the program under which a claimant qualifies for UI benefits.
- **4. Date Payment Issued -** The date the payment is either released to a claimant's financial institution via direct deposit or sent to the claimant via U.S. mail.
- **5. Benefit Amount -** A benefit amount is the weekly payment a claimant received if they are approved for a qualifying UI program. NOTE: this amount listed is before taxes, offsets, deductions, and other adjustments.

- **6. Payment Amount -** The benefit amount an eligible claimant is due to receive as part of a UI program. In BEACON, payment amounts are shown for each benefit week.
- 7. Overpayment An overpayment occurs when a claimant receives a benefit payment for which they are not entitled. The claimant is notified via a "Notice of Benefit Overpayment" of all benefits that were incorrectly paid and for which repayment is requested. A disqualification of earnings, among other reasons, can cause an overpayment.
- **8. Process Status -** The process status section describes where a weekly benefit payment is in the payment process. The status may show a benefit payment has cleared. For a claimant receiving benefit payments via check, this means the payment cleared the bank.
- **9. Adjusted -** An UI agent may adjust a benefit payment, including editing or canceling a benefit payment, when the payment is in the pending status. If a weekly benefit payment was adjusted, "yes" is displayed in this section and "no" is displayed if a payment was not adjusted.
- Process/Adjusted Date The date on which a claimant's payment was processed or adjusted by the DUI.
- **11. History -** BEACON displays a historical view of a claimant's payments by week. By selecting the VIEW tab, a claimant can see more detailed information about a benefit week, including the payment details for that week, tax withholding, and deductions.
- **12. Export to Excel -** With this feature, a claimant can export Payment History results to a Microsoft Excel file.
- **13. Export to PDF -** With this feature, a claimant can export Payment History results to an Adobe PDF file.